

AMAZON.031A



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Britto et al.

Appl. No. : 09/312,028

Filed : May 14, 1999

For : COMPUTER-ASSISTED  
FUNDS TRANSFER SYSTEM

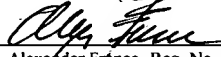
Examiner : D. Felten

) Group Art Unit 2164

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)   
) Alexander Franco, Reg. No. 45,753

RESPONSE TO OFFICE ACTION

United States Patent and Trademark Office  
PO Box 2327  
Arlington, VA 22202

Dear Sir:

In response to the Office Action mailed on December 21, 2001, and the Interview Summary mailed on February 25, 2002, please reconsider the above-captioned patent application in view of the following remarks.

AMENDMENTS

**In the Claims**

Please Amend Claim 29; and

Please Add New Claims 45-55 as shown in the following clean version of the entire set of pending claims.

03/28/2002 DTESSEM1 00000134 09312028

01 FC:103

198.00 OP

1. A method, comprising:

receiving at a computer resource accessible through the Internet, a payment request from a first party to a two-sided transaction;

performing risk management assessments for parties on each side of said transaction and declining said payment request if said risk management assessment produces an adverse indication, otherwise